

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS

In re: RYAN W. BERNABE	§	Case No. 09-74230
ERIKA BERNABE	§	
	§	
Debtors	§	

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Lydia S. Meyer, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 09/30/2009.
- 2) The plan was confirmed on NA.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 01/14/2010.
- 5) The case was dismissed on 02/19/2010.
- 6) Number of months from filing or conversion to last payment: 5.
- 7) Number of months case was pending: 7.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$25,000.00.
- 10) Amount of unsecured claims discharged without full payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$ 5,816.00	
Less amount refunded to debtor	\$ 2,900.00	
NET RECEIPTS		\$ 2,916.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$ 0.00	
Court Costs	\$ 0.00	
Trustee Expenses & Compensation	\$ 218.69	
Other	\$ 0.00	
TOTAL EXPENSES OF ADMINISTRATION		\$ 218.69
Attorney fees paid and disclosed by debtor:	\$ 0.00	

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
BALSLEY & DAHLBERG LLP	Lgl	3,500.00	NA	NA	0.00	0.00
BAC HOME LOANS SERVICING LP	Sec	17,157.00	17,156.57	17,156.57	0.00	0.00
REGIONAL ACCEPTANCE	Sec	19,405.70	19,405.70	19,405.70	1,529.70	636.24
REGIONAL ACCEPTANCE	Uns	0.00	0.00	0.00	0.00	0.00
ACCOUNT RECOVERY SERVICES	Uns	990.00	NA	NA	0.00	0.00
ALLIANCE ONE RECEIVABLES	Uns	75.00	NA	NA	0.00	0.00
ABA	Uns	616.00	616.35	616.35	0.00	0.00
AMCORE BANK NA	Uns	1,835.00	6,200.28	6,200.28	0.00	0.00
COTTONWOOD FINANCIAL LTD	Uns	829.00	NA	NA	0.00	0.00
COTTONWOOD FINANCIAL LTD	Uns	1,659.00	NA	NA	0.00	0.00
CREDIT PROTECTION	Uns	312.00	NA	NA	0.00	0.00
CREDITORS PROTECTION SERVICE,	Uns	3,583.00	4,763.97	4,763.97	0.00	0.00
SPRINT.NEXTEL - DISTRIBUTIONS	Uns	978.00	977.87	977.87	0.00	0.00
PREMIER BANKCARD/CHARTER	Uns	423.00	423.92	423.92	0.00	0.00
PRA RECEIVABLES MANAGEMENT	Uns	758.00	797.81	797.81	0.00	0.00
MUTUAL MANAGEMENT SERVICES	Uns	484.00	484.00	484.00	0.00	0.00
NICOR GAS	Uns	471.00	143.67	143.67	0.00	0.00
PRA RECEIVABLES MANAGEMENT	Uns	628.00	624.53	624.53	0.00	0.00

Scheduled Creditors:

Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
RJM ACQUISITIONS LLC	Uns	1,372.00	1,372.87	1,372.87	0.00	0.00
TRIAD FINANCIAL CORPORATION	Uns	5,223.00	10,745.73	10,745.73	0.00	0.00
CREDIT ACCEPTANCE	Sec	0.00	6,416.29	6,416.29	231.91	299.46

Summary of Disbursements to Creditors:

	Claim Allowed	Principal Paid	Interest Paid
Secured Payments:			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 17,156.57	\$ 0.00	\$ 0.00
Debt Secured by Vehicle	\$ 25,821.99	\$ 1,761.61	\$ 935.70
All Other Secured	\$ 0.00	\$ 0.00	\$ 0.00
TOTAL SECURED:	\$ 42,978.56	\$ 1,761.61	\$ 935.70
Priority Unsecured Payments:			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 0.00	\$ 0.00	\$ 0.00
TOTAL PRIORITY:	\$ 0.00	\$ 0.00	\$ 0.00
GENERAL UNSECURED PAYMENTS:	\$ 27,151.00	\$ 0.00	\$ 0.00

Disbursements:

Expenses of Administration	\$ 218.69	
Disbursements to Creditors	\$ 2,697.31	
TOTAL DISBURSEMENTS:		\$ 2,916.00

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Date: 05/20/2010

By: /s/ Lydia S. Meyer
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.